

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Mike P Schmelter  
Jamie L Schmelter  
Debtor(s)

Case No. 18-18175

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2018.
- 2) The plan was confirmed on 08/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/20/2018.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,290.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,840.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$2,840.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,679.54
Court Costs	\$0.00
Trustee Expenses & Compensation	\$160.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,840.00**

Attorney fees paid and disclosed by debtor: \$610.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	1,358.00	1,358.26	1,358.26	0.00	0.00
BECKET & LEE LLP	Unsecured	530.00	530.78	530.78	0.00	0.00
BMO HARRIS BANK NA	Unsecured	4,460.00	4,460.37	4,460.37	0.00	0.00
DISCOVER BANK	Unsecured	10,019.00	10,019.83	10,019.83	0.00	0.00
DISCOVER BANK	Unsecured	8,805.00	8,960.78	8,960.78	0.00	0.00
DUPAGE CREDIT UNION	Unsecured	7,796.00	7,796.19	7,796.19	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,155.00	6,193.94	6,193.94	0.00	0.00
EXETER FINANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
FIRST MIDWEST BANK	Secured	0.00	0.00	0.00	0.00	0.00
FIRST MIDWEST BANK	Unsecured	23,394.00	23,504.88	23,504.88	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,846.00	1,846.53	1,846.53	0.00	0.00
LVNV FUNDING	Unsecured	9,254.00	9,254.40	9,254.40	0.00	0.00
MIROBALLI DURKIN & RUDIN LLC	Unsecured	1.00	100,000.00	100,000.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,609.00	3,609.69	3,609.69	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,696.00	4,696.95	4,696.95	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,022.00	2,060.05	2,060.05	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,395.00	6,395.71	6,395.71	0.00	0.00
QUANTUM3 GROUP	Unsecured	2,846.00	2,846.23	2,846.23	0.00	0.00
QUANTUM3 GROUP	Unsecured	778.00	778.09	778.09	0.00	0.00
CITIBANK/SEARS	Unsecured	4,736.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	36,906.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/PAIN MGMT SI	Unsecured	402.00	NA	NA	0.00	0.00
MERCHANTS CREDIT/DUPAGE MEDI	Unsecured	263.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK NA	Unsecured	3,300.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	363.19	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	761.67	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TD BANK USA NA	Unsecured	876.00	932.98	932.98	0.00	0.00
THE PRIVATE BANK & TRUST CO	Secured	0.00	0.00	0.00	0.00	0.00
US BANK	Unsecured	2,978.00	2,674.42	2,674.42	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$197,920.08</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,840.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,840.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/22/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.